

B  
U  
S  
I  
N  
E  
S  
S  
R  
E  
S  
O  
U  
R  
C  
E  
G  
U  
I  
D  
E



RIVERSIDE, CALIFORNIA





## CITY OF RIVERSIDE

The small business community is the fastest growing business segment in California, where a minimum of 75 small businesses start up every day. One out of every eight small businesses in the U.S. is found in California, underscoring the importance of entrepreneurs to our local area's continuing economic growth and well-being. Launching a successful business is not easy. This guide is specifically tailored toward small business entrepreneurs, and is designed to guide you through pitfalls and hazards found in the start-up years. It provides many of the resources and networks available to small business entrepreneurs and is intended to cover topic areas such as business development, permit processing, financial resources, international trade and managerial/technical support.

The growth of small businesses in Riverside is a high priority in the City's overall economic development strategy. This comprehensive guide represents a commitment to meet the needs for information, assistance and support to the fastest growing segment of the California business community. We salute the demonstrated ingenuity, creativity, and perseverance necessary to become a successful small business entrepreneur.

A handwritten signature in black ink, which appears to read 'Ronald O. Loveridge'. The signature is written in a cursive, flowing style.

Ronald O. Loveridge  
Mayor

## TABLE OF CONTENTS

<b>Introduction</b>	<b>4</b>
<b>Business Development</b>	<b>5</b>
Local Programs	5
Regional & State Program	8
Federal Programs	8
Additional Business Development Programs	9
<b>Permits &amp; Regulatory Compliance</b>	<b>11</b>
Local (City & County) Program	11
Regional & State Programs	13
Federal Programs	14
Permit Assistance Agencies & Organizations	14
<b>Utilities</b>	<b>16</b>
<b>International Trade Organizations</b>	<b>18</b>
<b>Colleges &amp; Universities</b>	<b>20</b>
<b>High Technology Resources</b>	<b>22</b>
<b>Lending Programs</b>	<b>25</b>
State Financing Programs	25
California Technology, Trade & Commerce Programs	26
Federal Financing Programs	27
US Small Business Administration Loan Programs	28
Additional Financial Assistance	30
Private/Non-Profit Funding Sources	31
<b>Special Focus Programs</b>	<b>34</b>
<b>Employee Recruitment &amp; Training</b>	<b>36</b>
<b>Additional Resource Groups</b>	<b>38</b>
<b>Publications</b>	<b>40</b>
<b>Libraries</b>	<b>41</b>
<b>Trade Associations</b>	<b>42</b>
<b>Quick Reference</b>	<b>43</b>
<b>Acknowledgements</b>	<b>47</b>




## INTRODUCTION




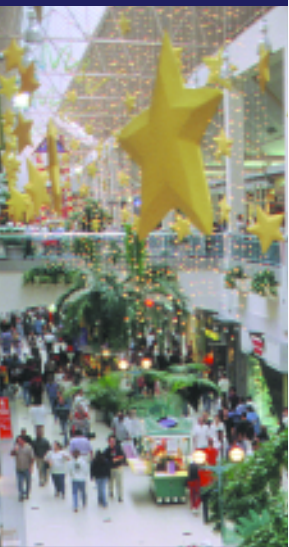
*As we begin the 21st Century, small businesses are confronted with a multitude of new regulations and laws, a proverbial regulatory maze for permit approval, and increased competition in the global marketplace. Time has become an ever increasing luxury that must be utilized wisely to succeed. With these parameters in mind, the City of Riverside has compiled this comprehensive business guide outlining the many services and programs available that are tailored to the small business community.*

*The Business Resource Guide is a quick reference guide to many sources of technical and financial assistance to the small business community. It is important for the employer to have a handy reference guide to the multitude of available services and resources. Time is money. The City of Riverside understands the need for quick access to expertise and assistance at the local, state and federal levels. This guide is presented in general business categories, however each reference has a brief description of services available and venues to reach experts or timely information at a moment's notice. Many references have extensive websites and each website is highlighted for your convenience.*



*The City of Riverside wants your business to be a success! The Business Resource Guide will provide you with entry level access to many programs and services that could benefit your bottom line through technical assistance, financial capital, managerial training, employer tax credits/incentives, increased productivity and access to the global marketplace.*





*This section outlines major resources for the small business entrepreneurs in the topic areas of counseling, training, management, and technical assistance. The tiers of organizations cover local, state, and federal resources. Notable references include major manufacturing and technology centers assisting companies in cost-cutting measures, efficiency/production issues, technology transfers, and the utilization of new technology to improve production. The organizations spotlighted have served businesses in the Inland Empire for many years providing the major foundations for successful growth and development.*

## BUSINESS DEVELOPMENT

### LOCAL PROGRAMS



#### **Small Business Development Center (SBDC)**

The SBDC offers comprehensive programs to assist small business owners in Riverside. The Center offers programs in: business consulting, business workshops and seminars, and a small business library/computer lab. Additional specialized programs include: International Trade Assistance, Small Business Incubator Program, Government Procurement Assistance, Environmental Issues, and Consulting Food Service Establishment Assistance. For more information, write to SBDC, 1157 Spruce Street, Riverside, CA 92507; phone them at (909) 781-2345; or visit their website: [www.iesbdc.org](http://www.iesbdc.org)



#### **Greater Riverside Chambers of Commerce**

The Greater Riverside Chambers of Commerce has been providing comprehensive business seminars and programs for more than 100 years to the local business community. Chamber members enjoy a wide range of services and networking opportunities. There are six chamber divisions serving the greater Riverside area. Specialized programs include: International Trade Assistance, Government Procurement Assistance, access to customized training programs, extensive health and worker's compensation benefits, free notary service, business statistics, demographic and population information, discounted liability and property insurance, discounted medical/dental/vision insurance, discounted phone/Internet services, subscriptions to Business Press & Greater Riverside Business newspaper, discounted credit union membership. For more information, write the Greater Riverside Chambers of Commerce, 3985 University Avenue, Riverside, CA 92501; call (909) 683-7100; or visit their website at [www.riverside-chamber.com](http://www.riverside-chamber.com)



### **University of California, Riverside Extension (Extended Education)**

The University of California, Riverside Extension provides continuing education and certificate programs to the local business community. The program provides access to a wealth of research and applied knowledge through programs designed for people interested in part-time education programs. Extension's educational opportunities take many forms, from traditional university classes to conferences, from professional training in regular 10-week courses held at the Extension Center to custom-designed courses presented at the workplace. For more information, call **(909) 787-4102**, or visit their website at **[www.UCRExtension.net](http://www.UCRExtension.net)**

### **Service Corps of Retired Executives (SCORE)**

SCORE is a 13,000 member volunteer program sponsored by the U.S. Small Business Administration (SBA). The program matches volunteers with small businesses that need expert advice. These business executives, whose collective experience span the full range of American enterprise, share their management and technical expertise with present and prospective owners/managers of small businesses. Management counseling can take place at an SBA field office, SCORE chapter location, or a client's business. To locate the SCORE office nearest you, call **(202) 205-6762**, or in Riverside, SCORE can be reached through the Greater Riverside Chambers of Commerce at **(909) 683-7100** or **[www.riverside-chamber.com](http://www.riverside-chamber.com)**. Additional information is also available at **[www.score.org](http://www.score.org)**

### **Riverside Community College (RCC)**

#### **California Community College Economic Development Network**

Riverside Community College works closely with businesses to develop customized training programs that will enhance the skills of California's workforce. The Economic Development Network (ED>Net) was established to advance economic growth and global competitiveness. ED>Net is able to assist small and large businesses alike in implementing strategies to assure economic growth. Several programs provided by this service are: Advanced Transportation Technologies, Biotechnology, Applied Competitive Technologies, International Trade Development, Environmental Technologies, Workplace Learning Resources, and Contract Education/Business & Workforce Performance Improvement. For more information, contact Riverside Community College at **1 (800) 866-267-7986**, or the California Community College Economic Development Network at **1 (800) 344-3812**. You can also e-mail or visit their websites at **[www.cccco.edu](http://www.cccco.edu)** or **[www.ednet.cc.ca.us](http://www.ednet.cc.ca.us)**

### **Riverside Community College (RCC) District**

#### **Customized Solutions for Business & Industry**

RCC offers a variety of programs. Here are two more: *Customized Solutions* specializes in the development and delivery of training programs to enhance the productivity of your employees. Rather than use off-the-shelf curricula, they design programs based on what you need. The subject matter, length, scheduling, and location are determined based on the information you provide; all at no extra cost.

*Training Solutions* can be determined in any number of ways. Once the training staff is able to talk or meet with you, *Training Solutions* may be determined to be the appropriate response to meet your business needs. While specific curricula are developed based on your goals, topics usually fall into one or more of three categories: management, technical, or basic skills training. The center is located at 2038 Iowa Avenue, Suite 100, Riverside CA 92507. For more information, contact them at **(909) 788-2520**, or see the website located at **[www.rcchelpsbusiness.com](http://www.rcchelpsbusiness.com)**

### **Riverside Community College (RCC)**

#### **Procurement Assistance Center (PAC)**

Managed by Riverside Community College, PAC provides procurement assistance to help small, minority, women-owned and other businesses sell various goods and services to the Department of Defense, Federal, State, and Local government, prime contractors, public utilities, transportation, and other purchasers. Services include: target marketing, reference library, bid assistance, automated bid matching, and electronic commerce/electronic data interchange. Workshops on "How to Do Business With the Government" occur once a month. For more information, call **(909) 788-2515**, or visit their website at **[www.rcchelpsbusiness.com](http://www.rcchelpsbusiness.com)**

### **University of California, Riverside (UCR)**

#### **Office of New Initiatives and Economic Development**

The University of California, Riverside is not just an economic entity with a direct economic impact to the region of more than \$400 million annually, but is also an institution committed to enhancing the economic vitality of the region. It does this through development activities and participation in programs of business retention, development, and recruitment, particularly in technology related industries. UCR welcomes and encourages the establishment of partnerships with private industry, with specific emphasis on knowledge intensive/high technology manufacturing. Companies located within the Inland Empire can benefit from the world class education and research facilities, which generate graduates who are among the best in the world. For additional information about UCR's Economic Development programs, call **(909) 787-3322**, or visit their website at **[www.ucr.edu/index.shtml](http://www.ucr.edu/index.shtml)**

### **City of Riverside's Small Business Resource Office**

This resource office provides small business assistance to entrepreneurs and the business community. Services include information on sources for financing, training, permitting, and serves as a one-stop center for general business and marketing information regarding the City of Riverside. The Resource Office also provides ombudsman services for clients, who find themselves immersed in the permitting process, confused by regulations/requirements, or needing for general assistance during the City's regulatory permitting process. The Resource Office also manages the City's portion of the State designated Agua Mansa Enterprise Zone and local Enterprise Zones (Marketplace & Airport). For more information, you can contact the Development Department, Economic Development Division at **(909) 826-5519**; or write to Economic Development Project

Manager, Development Department, 3900 Main Street, 5th Floor, Riverside, CA 92522. The City of Riverside has an extensive website at [www.riverside-ca.org](http://www.riverside-ca.org)

## REGIONAL & STATE PROGRAMS

### **Inland Empire Economic Partnership (IEEP)**

This regional economic development organization provides services to businesses in the counties of Riverside, San Bernardino, and eastern Los Angeles. IEEP offers the following programs: site location assistance, regional site tours, labor market analysis, custom research, demographic information, permit processing assistance, opportunity to invest in regional economy, and Tri-county networking opportunities. For further information about IEEP, write to IEEP, 301 E. Vanderbilt Way, Suite 100, San Bernardino, CA 92408 or contact their office at **(909) 890-1090**. You can also visit their website at [www.ieep.com](http://www.ieep.com)

### **California Technology, Trade and Commerce Agency**

The California Technology, Trade and Commerce Agency is the State's leading agency for promoting economic development, job creation, and business retention in California. To improve California's economic climate, the agency works closely with various permit-issuing state and municipal government agencies, domestic and international businesses, economic development corporations, chambers of commerce, and regional visitor convention bureaus. The agency's programs assist in-state expansion of existing companies while nurturing the growth of emerging industries and small businesses. For more information regarding services and programs, call **(626) 683-2619**. California Technology, Trade and Commerce has an extensive Internet site at [www.commerce.ca.gov](http://www.commerce.ca.gov). Other State of California programs can be found at [www.locate.ca.gov](http://www.locate.ca.gov)

### **California Native American Business Development Center (CNABDC)**

The CNABDC is a project operated by the National Center for American Indian Enterprise Development in cooperation with the U.S. Department of Commerce. The CNABDC provides management and technical assistance for Native Americans residing in the State of California. This assistance extends to both tribes and individuals living both on and off the reservation. Assistance is available for all stages of business from start-up through expansion. Services include: financial and loan packaging, business plan preparation, procurement assistance, minority certification assistance, and Section 8(a) assistance. For more information, contact CNABDC at **(626) 442-3701**, or write to CNABDC, Pacific Regional Office, 11138 Valley Mall, Suite 200, El Monte, CA 91731. CNABDC has a website at [www.ncaied.org](http://www.ncaied.org)

## FEDERAL PROGRAMS

### **Best Manufacturing Practices (BMP) Program**

The BMP Center for Excellence was established under a cooperative agreement between the

Department of the Navy, the Department of Commerce's National Institute of Standards and Technology, and the University of Maryland. The BMP Program identifies the best practices used in the areas of design, testing, production, facilities, logistics, and management, and encourages industry and government to share information about these practices. The program provides access to the best non-proprietary manufacturing practices of many leading U.S. companies. For information, contact BMP at **(301) 403-8100**, or their website at **[www.bmpcoe.org](http://www.bmpcoe.org)**

#### **National Technology Transfer Center (NTTC)**

The National Technology Transfer Center is an independent organization created by Congress to help the entire spectrum of U.S. business and industry have access to federal research and development information. The Center provides industries with access to federal agencies and laboratory research as well as state and local programs that furnish extensive technical services. More than 700 federal laboratories and hundreds of other federally funded research facilities participate in the program. For more information about NTTC, call **(800) 678-6882**. NTTC has a website located at **[www.nttc.edu](http://www.nttc.edu)**

#### **Federal Laboratory Consortium for Technology Transfer (FLC- Far West Region)**

With more than 600 federal laboratories and centers, departments, and agencies participating as members, the FLC provides the point of entry to federal laboratory expertise and technology. The consortium has the ability to put a potential partner in contact with a federal laboratory that can provide expertise and capability in a specific area of interest. For more information, call the FLC- Far West Region at **(805) 989-9208**, or visit the FLC-Far West Region internet site at **[www.federallabs.org](http://www.federallabs.org)** or **[happy.mugu.navy.mil](http://happy.mugu.navy.mil)**. You can also contact their national website at **[www.federallabs.org](http://www.federallabs.org)**

#### **NASA Ames Technology Commercialization Center (ATCC)**

The ATCC was established by the IC-Squared (IC2) Institute at the University of Texas at Austin. The center, located in San Jose, CA, draws upon a regional network of entrepreneurs, business and technical experts, capital and market know-how, as well as the talent and technology pool of NASA. The center has developed a laboratory-to-market model which specializes in technology incubation, taking the technology output of NASA Ames and pairing that technology with appropriate partners in the business and financial communities to create and foster new companies and job growth. For more information, contact the Ames Commercial Technology Office at **(650) 604-0893**, or their website at **[www.ten-net.org](http://www.ten-net.org)**

### **ADDITIONAL BUSINESS DEVELOPMENT PROGRAMS**

#### **California Manufacturing Technology Center**

This center is designed to help small and medium-sized manufacturers become more profitable. Highly skilled professionals help manufacturers increase sales, reduce costs, reduce inventories,

comply with environmental regulations, and boost profits. For more information, call **(909) 937-6890**, or write to California Manufacturing Technology Center, 2151 Convention Center Way, Suite 121 West, Ontario, CA 91764; see their website at **[www.cmtc.com](http://www.cmtc.com)**

### **Manufacturing Extension Partnership (MEP)**

The Manufacturing Extension Partnership (MEP) is a partnership of the U.S. Department of Commerce's National Institute of Standards and Technology (NIST) and a network of affiliated service providers throughout the country. MEP is dedicated to bringing technology and business assistance services to all of America's 381,000 small and medium sized manufacturing establishments. MEP conducts a variety of regional and national program development activities. Regionally, MEP works with state or local organizations to establish manufacturing extension centers or expand existing services that assist smaller manufacturing businesses. For more information, contact Manufacturing Extension Partnership, National Institute of Standards and Technology Division 480, Gaithersburg, MD 20899-0001, or call **(800) MEP-HMFG** or **(301) 975-5020**. Their website is available at **[www.mep.nist.gov](http://www.mep.nist.gov)**

### **American Technology Alliances (AmTech)**

AmTech is dedicated to research, education, and the formation of partnerships between government laboratories and the private sector. Services include: reducing the cost of product development by leveraging research and development (R&D) expenditures with the government; and providing access to R&D undertaken at universities, nonprofit research institutions, and government laboratories. AmTech is a nonprofit corporation funded primarily through the National Aeronautics and Space Administration (NASA). For more information, write to American Technology Initiative, 497 Seaport Court, Suite 102A, Redwood City, CA 94063, or call **(650) 569-3838**, or visit the AmTech website at **[www.amtech-usa.org](http://www.amtech-usa.org)**





*Permits and compliance with local, state, and federal laws and regulations are a major concern of all small businesses. At times, permitting can be very frustrating and confusing to the business owner. This section is designed as a quick reference to major sources of assistance in the permitting process. Sources listed provide expert help in getting through the requirements for the successful opening and continued compliance with regulations for small businesses.*

## PERMITS & REGULATORY COMPLIANCE

### LOCAL (CITY & COUNTY) PROGRAMS



#### **Zoning (Land Use) Permits**

Zoning divides communities into areas that define building and land use. Before applying for any business permit, make sure that the proposed use of the property is consistent with the zoning designation. To check the zoning, provide the assessor's parcel number of the property or an address to the Planning Department. For more information, contact the City of Riverside Planning Department at **(909) 826-5371** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

#### **Building Permits**

Building and safety permits regulate building design and construction by enforcing uniform, up-to-date building codes and standards. The codes and regulations ensure that buildings will resist earthquakes; high winds and other forces; be safe from fire hazards and faulty electrical, plumbing, and mechanical equipment installation. Building and safety programs usually consist of permit processing, plan review, inspection, and enforcement. For more information, contact the City of Riverside Building & Safety Division at **(909) 826-5697** or **[www.riverside-ca.org](http://www.riverside-ca.org)**



#### **Fire Permits**

Before starting any operation, a business must meet the requirements of the California Uniform Fire Code. To initiate a review of fire protection requirements, applicants may be required to submit an application form, plans, and pay an associated fee. For more information, contact the City of Riverside Fire Department at **(909) 826-5321** or **[www.riverside-ca.org](http://www.riverside-ca.org)**



#### **Public Works Permits**

Public Works permits may be required for proposed projects in public roadway/infrastructure improvements. Other examples are floodplain development, encroachment permits, and projects that impact watercourses. For more information, contact the City of Riverside Public Works Department at **(909) 826-5341** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

### **Environmental Health Permits**

Environmental Health Permits may be required for anything from food facilities to underground storage of hazardous waste. For more information, contact the Riverside County Department of Environmental Health at **(909) 358-5172** or **[www.rivcoeh.org](http://www.rivcoeh.org)**

### **Hazardous Waste Permits**

Any business activity that generates, stores, or transports a hazardous waste is required to obtain a valid permit to operate. For more information, contact the **Fire Department** at **(909) 826-5321** or **Industrial Waste Division** at **(909) 351-6140** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

### **Solid Waste Facilities Permits**

All solid waste facilities are required to have a Solid Waste Facilities Permit issued by the Local Enforcement Agency for the California Integrated Waste Management Board. This includes landfill disposal sites, transfer stations, processing stations, and some compost operations. The application for a Solid Waste Facilities Permit must include a land-use authorization, California Environmental Quality Act (CEQA) compliance, and authorizations from the California Regional Water Quality Control Board and Southcoast Air Quality Management District. For more information, contact the Riverside County Department of Environmental Health at **(909) 358-5172** or **[www.rivcoeh.org](http://www.rivcoeh.org)**

### **Weights and Measures Certification**

Your business is required to notify the Riverside County Office of Weights and Measures if you are using commercial weighing or measuring equipment in your business. Upon notification, the scales or weights in your business will be inspected and certified. A list of addresses and phone numbers are available on the Internet at **[www.dca.ca.gov/r\\_r/weights1.htm](http://www.dca.ca.gov/r_r/weights1.htm)** or call **(909) 955-3030**.

### **Business License Fees**

A business license is required to conduct business within the City of Riverside. They are issued by the city to ensure compliance with appropriate local business regulations, and to collect business taxes. For more information, contact Business Tax Division at **(909) 826-5465** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

### **Business Tax Certificate**

The Business Tax Certificate provides tax revenues for local jurisdictions. The type of tax certificate you will need depends on the type of business you operate. To apply for a Business Tax Certificate, you need to have your federal and/or state employer's identification number, your social security number, and your sales tax and use permit number, as well as any other regulatory permits which are required for your type of business. For more information, contact the Business Tax Division at **(909) 826-5465** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

### **Filing of a Fictitious Business Name Statement**

If you are planning to conduct your business under a name other than your legal name, you will need to file a Fictitious Business Name Statement at the Riverside County Clerk and Recorder's Office. Check the local business name index to make sure no one else is doing business under the name you have chosen. After a Fictitious Business Name Statement has been filed, you will receive a certified copy of the application. The bank you choose for your business financial transactions will require a copy of this certified form to open your account. For more information, call **(909) 486-7000**.

## **REGIONAL & STATE PROGRAMS**

### **Air Quality Permits**

Most industries and stationary emission sources require air quality permits to ensure that they comply with all regulations limiting air pollution emissions. Air quality permits are required for any equipment or process at a facility that may emit air pollutants. Examples of equipment or processes requiring permits are boilers, engines, dry-cleaning machines, vapor degreasers, gasoline storage tanks and surface-coating operations. For more information, contact the South Coast Air Quality Management District at **(909) 396-2000**, or contact their web address at **[www.aqmd.gov](http://www.aqmd.gov)**

### **California Business Environmental Assistance Center**

This center, located in Yorba Linda, offers compliance counseling, regulation research, permitting assistance, financial information, referrals, and education and pollution-prevention opportunities. For more information, call **(800) 662-BEAC**, or write to California Business Environmental Assistance Center, 4175 Fairmont Boulevard, Yorba Linda, CA 92886-2850 or **[www.sce.cc.ca.us](http://www.sce.cc.ca.us)**

### **USC Wrigley Institute for Environmental Studies**

#### **(formerly Environmental Compliance Support Association of California)**

This institute, located in Los Angeles, provides specialized assistance to help small business cope with environmental regulations. The association offers workshops, seminars, publications and individualized assistance. For more information, call **(213) 740-6780**, or write USC Wrigley Institute for Environmental Studies, 3616 Trousdale Parkway, AHF232, Los Angeles, CA 90089-0371, or see their website at **[wrigley.usc.edu](http://wrigley.usc.edu)**

### **Legal Structure**

If you are filing as a corporation or "S" corporation, register with the Secretary of State, Corporation Filing Division, 1500 11th Street, Sacramento, CA 95814 or call **(213) 897-3062**. If you are filing as a Limited Partnership, register with the Secretary of State, Limited Partnerships Division, 1500 11th Street Sacramento, CA 95814 or call **(916) 657-3537**.

### **State Board Of Equalization**

If your business involves retail sales or manufacturing, you will need to contact the nearest district office of the State Board of Equalization listed in the state government section of the telephone directory. This agency collects state sales tax. For more information, contact the State Board of Equalization 450 "N" Street, Sacramento, CA 95814 or call **(916) 445-6464** or their website at **www.boe.ca.gov**. The District Business office can be reached at **(909) 680-6400**.

### **Employment Development Department**

If your business plan includes the hiring of employees, you will need to register with the State Employment Development Department (EDD). This agency oversees unemployment and disability insurance. For more information, contact the EDD at **(916) 653-0707** or visit their website at **www.edd.ca.gov**. The Riverside Job Service office can be reached at **(909) 955-2200**.

## **FEDERAL PROGRAMS**

### **Internal Revenue Service**

If you plan to hire employees, you need to contact the U.S. Internal Revenue Service and apply for an Employer's Identification Number. You will then be required to file periodic reports of workers' wages and deposit taxes deducted from workers' wages. Call **(800) 829-1040** for more information, or contact the Riverside office at 1040 Iowa Avenue, Riverside, CA 92507.

### **U.S. Department of Commerce - International Trade Administration**

If your business will be exporting products, you will need to contact the U.S. Department of Commerce- International Trade Administration for specific requirements. First, call the Trade Information Center in Washington, D.C. at **(800) 872-8723**. You may also wish to contact the Western Regional Office of the International Trade Administration at **(415) 705-2300** or **www.usatrade.gov** for more personal service and counseling. The U.S. Department of Commerce has a national website at **www.doc.gov** and a California site at: **www.ita.doc.gov**

### **Federal Information Center**

The Federal Information Center is a hotline that can direct you to a variety of federal programs. Call the hotline at **(800) 688-9889** or **www.info.gov**

## **PERMIT ASSISTANCE AGENCIES & ORGANIZATIONS**

*The agencies and organizations in this section can help you identify which specific permits you will need. In addition, the California Technology, Trade and Commerce Agency publishes the California Permit Handbook which lists each state agency, the types of permits issued, who is required to obtain the permit, the fees, and time lines. The handbook is free, and may be obtained by calling California Technology, Trade and Commerce at **(800) 353-2672**. You can also visit their website at **www.permitassistance.com***

### **Secretary of State - Trademark/Service Mark Registration**

Your trademark and service marks may be registered with the State of California for a fee for each mark. For more information, contact the Secretary of State at **(916) 653-4984**, or visit their website at **[www.ss.ca.gov](http://www.ss.ca.gov)**

### **California Environmental Protection Agency - Permit Assistance Center**

The mission of the Permit Assistance Center is to help new and expanding businesses thrive and prosper within the community, while still protecting the environment and public health. Each center has staff from state, regional, and local agencies in a single location to allow members of the business community to consult with experts who can help answer their questions and guide them through the regulatory process. For more information, call the Inland Empire Permit Assistance Center in Ontario at **(909) 391-0723**, or visit Cal/EPA website at **[www.calgold.ca.gov](http://www.calgold.ca.gov)**

### **California Technology, Trade and Commerce Agency's Office of Permit Assistance (OPA)**

The Office of Permit Assistance's mission is to ensure that the State permit process for development projects runs smoothly and without delays. The office is available to both permit applicants and regulatory agencies to answer questions, mediate disputes, and monitor the review process. In addition, the OPA ensures that state agencies are complying with the time limits imposed by the Permit Streamlining Act. For more information, call the OPA at **(916) 322-4245**, or visit their website at **[www.permitassistance.com](http://www.permitassistance.com)**

### **Regional Environmental Business Resource and Assistance Center (REBRAC)**

The mission of the Regional Environmental Business Resource and Assistance Center (REBRAC) is to encourage economic growth in California by helping businesses understand and comply with environmental regulations in a cost effective manner. Although the REBRAC can assist you with identifying permits you may need, their primary focus is on pollution and environmental compliance. Small businesses, manufacturers, and technology based companies are eligible. For more information, write REBRAC at 4175 Fairmont Boulevard, Yorba Linda, CA 92886, call **(800) 662-2322**, or visit their website at **[www.sce.cc.ca.us](http://www.sce.cc.ca.us)**

### **Cal Gold**

In 1992, the California Environmental Protection Agency (Cal/EPA), combined with local and regional agencies, established a network of permit assistance centers throughout the state to help businesses comply with environmental and other regulations. By giving businesses much of the information they need at a single location and having permitting experts from state, local, and regional agencies on site; the Permit Assistance Centers have removed much of the hassle and confusion of complying with regulations. Because of the overall success of the Permit Assistance Centers, Cal/EPA created *California Government: On-Line to Desktops* (CalGOLD) to provide permit assistance on the Internet in a cost-effective, consumer-driven manner. In addition, local agencies and business groups will be able to extend their reach via this exciting new service. Thus, identifying business-by-business requirements for all local, regional, state, and federal permits simply by creating a link to CalGOLD from their own Internet sites. For more information, try their website at **[www.calgold.ca.gov](http://www.calgold.ca.gov)**



*When starting a new business, utilities are always a priority. The City of Riverside owns and operates its own utility. Long term contracts have ensured that Riverside will have safe, reliable electricity and water into the future at a rate that is much lower than other neighboring city and county sources. In addition, Riverside Public Utilities offers customers-owners a variety of programs that provide valuable discounts, economic development rates, thousands of dollars in rebates and services. All are designed to serve the needs of the customers and help promote a thriving community in which to live and work.*

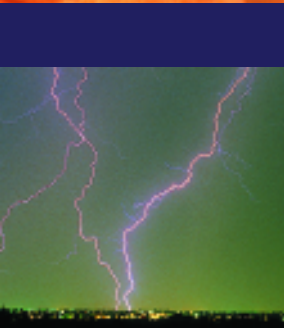
UTILITIES



*Below is a quick reference list for utility information for both Riverside Public Utilities and other utility providers within the City of Riverside.*

**Broadband/Internet**

- Charter Communications (2-way cable modem) . . . . . (909) 359-8989
- Pacific Bell (DSL/fiber) . . . . . (800) 708-4638
- Swiftcomm Inc. (point to point wireless) . . . . . (909) 784-3500
- Verizon . . . . . (877) 483-4638
- Yipes (fiber) . . . . . (858) 678-4862



**Cable TV**

- Charter Communications . . . . . (909) 359-8989
- Cross-Country Wireless . . . . . (909) 653-4499
- Direct TV (Satellite) . . . . . (800) 664-6051

**Electric**

*Riverside Public Utilities serves all of the City of Riverside*

- Connect/disconnect, Billing Inquires, Direct Pay . . . . . (909) 276-1895
- Electric Outage or Emergency Services . . . . . (909) 687-0791
- Meter Installation . . . . . (909) 826-5489
- Programs and Services, Economic Development . . . . . (909) 826-5485



**Natural Gas**

*Southern California Gas provides for the City’s needs*

- Automated Services . . . . . (800) 772-5050
- Commercial Services. . . . . (800) 427-2000
- Residential. . . . . (800) 427-2000

**Sewer**

- City . . . . . (909) 351-6140

**Solid Waste (Trash)**

- City . . . . . (909) 351-6134
- County . . . . . (909) 955-1370

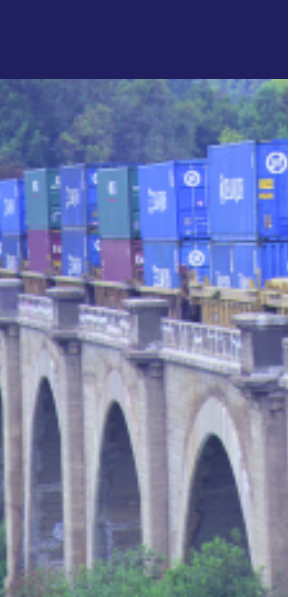
**Telephone**

*Pacific Bell is the local service provider for most of the City.*

- Business . . . . . (800) 750-2355
- Marketing and Special Service & Products. . . . . (800) 403-0303
- Residential. . . . . (800) 310-2355
- Verizon (GTE) (Orangecrest & Sycamore Canyon areas). . . . . (909) 683-6854

**Water**

- Eastern Metropolitan Water District - Canyon Springs area . . . . . (909) 928-3777
- Riverside Public Utilities - City of Riverside . . . . . (909) 826-5285
- Western Metropolitan Water District -  
Sycamore Canyon & Orangecrest areas . . . . . (909) 780-4170



*As one of the fastest growing regions in the United States, international trade represents a major economic engine for local and regional economies. At \$2.06 billion in total export sales for 1997, the Inland Empire region ranks 60th in the nation in total export sales, and 9th among the Pacific region. In the state, the Inland Empire ranks 5th with the highest recorded economic growth rate. Given the importance of international trade, this guide provides the necessary references for small businesses to gain the expertise needed to engage in the global economy. Each reference provides networking, technical assistance, and export opportunities for the small business community at the local, state, and federal levels.*

## INTERNATIONAL TRADE ORGANIZATIONS



### **Inland Empire Export Assistance Center - U.S. Department of Commerce (Ontario, CA)**

The center offers a full range of federal and local export programs under one roof. Clients receive assistance by professionals from the U.S. Department of Commerce and other public and private organizations. Its international trade specialists assist exporters in identifying and exploring new international markets through specialized services, counseling, and seminars. For more information, write to Inland Empire Export Assistance Center, 2940 Inland Empire Boulevard, Suite 121, Ontario, CA 91764; call **(909) 466-4134**; or visit their website at [www.ieeac.com](http://www.ieeac.com)

gnam-Gu, Seoul, R  
1998. 3.13



### **Riverside Community College (RCC)**

#### **Center for International Trade Development (CITD)**

The center helps Riverside firms compete in the global marketplace by providing export counseling and seminars. CITD provides international trade assistance and resources to potential and existing businesses and individuals. Services include: trade leads, up-to-date international trade library, foreign market data, technical assistance, trade seminars, and a "Basics of Exporting" workshop. For more information, call **(909) 682-2923** or visit their website at [www.resources4u.com](http://www.resources4u.com)



### **Inland Empire International Business Association (IEIBA)**

As 150 member non-profit international trade promotion organization, IEIBA supports and encourages export and import trade. It takes an active role with the business community, the media, and the government regarding issues that are vital to the Inland Empire's world trade growth. IEIBA conducts monthly networking and educational programs and an annual World Trade Conference during World Trade Week in May. IEIBA also provides support and internships for students of four area colleges and universities. For more information, call **(909) 780-3978**.

### **Inland Empire Small Business Development Center (SBDC)**

#### **Inland Empire International Trade (IEIT)**

Managed by the Inland Empire Small Business Development Center, this program is a cooperative effort to create new jobs through dynamic expansion of exports from the Inland Empire region. IEIT assists firms in successfully entering emerging foreign markets. The staff utilizes various federal, state, and international databases with regard to international trade information and trade leads. Services include: sales lead generation, marketing, sources of financing, logistics, and training. For more information, call **(909) 781-2350**, or visit their website at **[www.iesbdc.com](http://www.iesbdc.com)**

#### **World Trade Center of the Inland Empire**

The World Trade Center of the Inland Empire® a public/private partnership, partially funded by the City of Riverside, assists and mentors Riverside businesses to expand their global business presence. Services include: protocol assistance, customized market research, licensed procedures, trade missions, credit reports/profiles and individual trade consulting. Staffed by international experts, the trade center provides Riverside businesses with import and export assistance, as well as networking, technical procedures and export strategies. The center is conveniently located in downtown Riverside at 3985 University Avenue, Riverside, CA 92501-3256. They can be reached at **(909) 680-1774**, or visit their website at **[www.resources4u.com](http://www.resources4u.com)**





*Riverside has four Colleges and Universities located within the City limits. These institutions combined enroll over 53,000 students and provide over 3,800 degreed graduates annually. By partnering with the colleges, local business can obtain educated, professional, skilled and semi-skilled workers. In addition, these campuses provide access to technical research, international opportunities, and additional educational opportunities for workers and upper management alike.*

## COLLEGES & UNIVERSITIES



### California Baptist University

With more than 2,100 students, California Baptist University reaches out to the world as students come from such countries as China, Korea, Japan, Hong Kong, Mexico, and the United Arab Emirates, to study on this intimate campus. It also reaches into the world as hundreds of students travel throughout the year to study and minister in Australia, China, Japan, Ecuador, Russia, Korea, France, and Kenya. The University offers a variety of programs including 24 undergraduate majors, a teaching credential, and masters degrees in Business Administration, Counseling, Psychology, and Education. For more information, call **(909) 689-5771**, or visit their website at **[www.calbaptist.edu](http://www.calbaptist.edu)**



### La Sierra University

Approximately 1,600 students from over 60 countries attend La Sierra University, which offers 175 degrees in a variety of liberal arts and professional areas including Associates, Bachelors, Masters, and Doctoral degree programs. International Education opportunities include the Student Missionary Program, International Internships, and programs through satellite universities in Africa, Asia, Europe, and Latin America. For more information, call **(909) 785-2000**, or visit their website at **[www.lasierra.edu](http://www.lasierra.edu)**



### Riverside Community College District (RCC)

Riverside Community College District delivers high quality post-secondary education to more than 26,000 students on its three campuses in Riverside, Norco-Corona and Moreno Valley. About 260 international students from 40 countries around the world attend RCC each semester, with more than half from Asia and the Pacific. Popular majors include: Computer Information Systems, Business and International Business. For more information, call **(909) 222-8000**, or visit their website at **[www.rccd.cc.ca.us](http://www.rccd.cc.ca.us)**



## University of California, Riverside (UCR)

The University of California, Riverside is one of nine campuses of the University of California, the world's most preeminent public university. UCR offers 32 doctoral, 42 masters, and 88 undergraduate degree programs and is the fastest growing campus in the UC system. Enrollment during the 2000/2001 academic year over 13,000 students, and it is expected to grow to more than 16,000 by 2005. UCR also offers continuing life-long learning, including Executive Management Certificate programs through University Extension. The University's mission of teaching, research, and public service supports the people of the State of California and society at large. As the premier research center in the Inland Empire, the Riverside campus creates and promotes economic development. With a direct economic impact of over \$360 million and as the seventh largest employer in Riverside County, UCR also has a significant fiscal impact on the local economy. For more information, call **(909) 787-1012**, or visit their website at **[www.ucr.edu](http://www.ucr.edu)**





*This section identifies the resources for the enhancement of high technology oriented businesses and entrepreneurs. The following represents organizations, websites, and collaborative partnerships to promote the dissemination of information for software developers, high technology companies and individual businessmen searching for resources and venues of information in the high technology and software development fields.*

## HIGH TECHNOLOGY RESOURCES



### Connecting Research & Economic Development (CORE 21)

Core 21 is a partnership of universities, colleges, entrepreneurs and service providers. Its mission is to promote regional economic development through research, education, and the transfer of technology from laboratory to private industry. Participating educational institutions include:

California Baptist College

California State Polytechnic University, Pomona

California State University, San Bernardino

Claremont Colleges

Loma Linda University

Riverside City College

San Bernardino Valley College

University of California, Riverside

University of Redlands

Western State University of Law

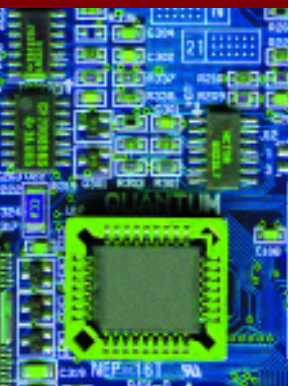
For more information, regarding CORE 21, call **(909) 787-3673** or write to c/o CNAS Dean's Office University of California, Riverside, 311 College Building North, Riverside, CA 92521. You can also visit their website at <http://www.core21.com>

### Software Council of Southern California

The Software Council is a non-profit trade association comprised of software development companies as well as companies that provide support and services to the local software industry. The Council serves as a voice for the software, multi-media, and Internet industries in the Inland Empire, as well as Southern California. The Council serves as a clearinghouse for industry information, and brings together people and information to strengthen member companies, and to enhance the business climate for the growth and quality of the software industry. For more information regarding the Software Council of Southern California, contact **(310) 328-0043**, or you can write to Software Council of Southern California, 246 W. 208th Street, Suite 202, Torrance, CA 90501-6222. You can also visit their website at [www.scsc.org](http://www.scsc.org)

### Riverside Community On Line (RCOL)

The City of Riverside encourages the installation of Smart Wiring in residential homes and businesses representing the best opportunity to create a dynamic world of interactive communications for businesses and residents alike. In today's world it has become extremely important to provide the necessary electronic infrastructure for the



convergence of data, telephone, television, satellites, and the personal computer. RCOL has created a website that provides important resources and information to residents and businesses within the community of Riverside. For more information, check their website at **www.rcol.org** or call RCOL at **(909) 826-5897**, or you can write to Riverside Community On Line, 3900 Main Street, 7th floor, Riverside, CA 92522.

#### **WWW.Socaltech.com**

This website directory provides useful resources for starting or growing your high tech company in Southern California, and includes everything from economic development agencies, to recruiters, to banks specialized in high tech ventures.

#### **College of Engineering, Center for Environmental Research and Technology (CE-CERT)**

CE-CERT is a public/private collaborative sponsored by the University of California, Riverside's College of Engineering. CE-CERT provides a systems approach to research challenges. It contributes expertise from a variety of disciplines to address the complex issues that challenge the environment. This allows problems to be examined and explored in new and innovative ways, offering opportunities for significant impacts on California and the world. CE-CERT's research agenda is focused on advanced vehicle technologies and systems; emissions measurement, analysis and control; atmospheric measurement and modeling; environmental analysis and policy; and renewable energy. The staff and graduate level students often collaborate on projects and among groups, providing their expertise, insight, and creativity to the research enterprise. For more information on CE-CERT, call **(909) 781-5791**; or you can write to Bourns College of Engineering, Center for Environmental Research and Technology, Mail Code 022, University of California, Riverside, Riverside, CA 92521-0434. You can also reach CE-CERT via their website at **www.cert.ucr.edu**

#### **Southern California Biotechnology Center**

The Center works with area community colleges to develop relevant training programs in the biotechnology arena such as: Undergraduate – level education and customized employee training including: cGMP/GLP, cell and tissue culture, recombinant DNA technology, reagent preparation, protein purification, immunochemistry, and biological assays. Courses are taught by current and former scientists from the biotechnology industry. In addition, student and faculty internship opportunities are available at area biotechnology companies. For further information, call **(760) 795-6648**; or write them at Southern California Biotechnology Center, Mira Costa College, One Barnard Drive, Oceanside, CA 92056. You can also visit their website at **www.miracosta.cc.ca.us.scbc**

#### **WWW.ietechjobs.com**

The website, **www.ietechjobs.com**, provides the opportunity for the technically trained job seeker to identify Inland Empire (Riverside and San Bernardino Counties, and the Pomona Valley) employment opportunities. In addition, ietechjobs.com creates a medium to not only post and manage technology-based positions within the Inland Empire, but it allows the employer to search for qualified technology-based employees. The overall goal of this website is to: (1) reduce

the reliance on the neighboring counties job market by the Inland Empire technically trained labor force (2) retain College/University technically trained graduates within the Inland Empire (3) and facilitate the development of technology-based companies within the Inland Empire.

In order to perform the function of matching the technically trained job seeker with the most suitable employer, and visa versa, the ietechjobs.com will support detailed information from both the job seeker and the employer (Job Seeker toolbox and Company Toolbox, respectively). The job seeker will be able to post his/her resume in a database that can be accessed by the employer. The employer can then contact the most suitable and qualified candidates through a process that ensures the job seeker remains anonymous. The ietechjobs.com will also allow the employer to post job position information that can be accessed by the job seeker, and can be applied for on-line.

In addition to providing the described resume matching and job searching capabilities, ietechjobs.com will support an Human Resources Consultant function. Through this function, the job seeker will be able to access sample resumes while also obtaining critical advice on constructing a competitive resume. The job seeker will also be able to learn specific interviewing skills that compliment the niches of various technology industries. The ietechjobs.com will support a message board that educates the user about the latest technology industry trends, and a salary calculator link that supports the latest salary wages of respective industries. For additional information, please contact: Office of Economic Development and Real Estate Services, University of California, Riverside at **(909) 787-3322**.

#### **California Technology Investment Partnership (CalTIP)**

The CalTIP matching grant program facilitates the creation of new high-tech businesses in California by helping small high-tech companies bring product to market. The program works by funding business assistance services through the Regional Technology Alliances, and by directing financial aid to small- and medium-sized California companies. CalTIP grants provide up to \$250,000 in targeted support to California companies that are already receiving federal funds. In addition, they deliver business support services to innovative, California-based technology firms through its non-profit affiliates, the Regional Technology Alliances (RTAs). Any Californian-based for-profit and private businesses can apply. Eligible Activities include: Telecommunications, information displays, multimedia, health care technologies, environmental, advanced transportation, aerospace, and energy. For more information, contact the Sacramento Office of California Technology, trade and Commerce Agency at **(916) 324-8215**, or check the website located at **[www.commerce.ca.gov/dsti/grants](http://www.commerce.ca.gov/dsti/grants)**

#### **Next Generation Internet**

The Governor's office created DSTI's "Next Generation Internet (NGI)" program to help strengthen and build California's leadership in Internet technologies. The NGI program will establish two CommerceNet (NGI) application centers and provide matching funds for NGI application projects. For more information call the California Technology, Trade & Commerce Agency at **(626) 568-8629**, or see the website located at **[www.commerce.ca.gov/dsti/grants](http://www.commerce.ca.gov/dsti/grants)**



*The biggest obstacle for starting or expanding a business is always financing. Within these pages, you will find many state, federal and private sources of funding. Some of these are specific to type of business or location. The Small Business Administration has a large selection of loans to assist small businesses in general. In addition, some of the non-traditional sources of funding are included.*

## LENDING PROGRAMS

### STATE FINANCING PROGRAMS



#### **State Treasurer's Office - California Pollution Control Financing Authority (CPCFA) Large Business Pollution Control Tax-exempt Bond Program**

Provides bond financing to California businesses, regardless of company size, for the acquisition, construction, or installation of qualified pollution control, waste disposal and resource recovery facilities. For more information, contact California Pollution Control Financing Authority at **(916) 654-5610**, or contact their website at [www.treasurer.ca.gov/cpcfa](http://www.treasurer.ca.gov/cpcfa)

#### **Small Business Pollution Control Tax-exempt Bond Program**

Provides bond financing to California businesses, regardless of company size, for the acquisition, construction, or installation of qualified pollution control, waste disposal and resource recovery facilities. For more information, contact California Pollution Control Financing Authority at **(916) 654-5610**, or contact their website at [www.treasurer.ca.gov/smallbus](http://www.treasurer.ca.gov/smallbus)



#### **California State Board of Equalization**

The California State Board of Equalization is California's major revenue collection agency. The Board also is responsible for other functions that affect small business besides collecting taxes. The Board determines the values of companies assessed by the state for local property taxation, as well as administering the Sales and Use Tax Law and the Motor Vehicle Fuel License Tax. For more information, call **(800) 400-7115**, or visit their website at [www.boe.ca.gov](http://www.boe.ca.gov)

#### **Sales and Use Tax Exemption**

Partial sales tax exemption applies to persons that commence a new trade or business as described in the 1987 Standard Industrial Classification (SIC). For purchases of tangible personal property used primarily for manufacturing, processing, refining, fabrication,

recycling, research and development, and the repair of qualified property. For more information, call the State Board of Equalization Audit Evaluation and Planning at **(916) 324-2883**, or visit their website at **[www.boe.ca.gov](http://www.boe.ca.gov)**

#### **Investment Tax Credit**

Manufacturers may earn a 6 percent tax credit against California state income tax for purchases of qualified machinery and equipment. This credit can reduce regular tax below tentative minimum tax to the extent the credit exceeds regular tax. The excess can be carried forward for a minimum of seven years. Generally, equipment that will qualify includes tangible personal property used primarily in manufacturing, R&D, and property used to repair, maintain, measure, or test any of that property. Eligibility for the Investment Tax Credit is allowed for purchases of qualified property by persons engaged in a business described in SIC codes 2000 to 3999. For more information, contact the Franchise Tax Board at **(800) 852-5711**, or visit their website at **[www.ftb.ca.gov](http://www.ftb.ca.gov)**

### **CALIFORNIA TECHNOLOGY, TRADE & COMMERCE PROGRAMS**

*The agency's programs assist in-state expansion of existing companies while nurturing the growth of emerging industries and small businesses. California Technology, Trade and Commerce Agency has an extensive Internet site with lots of information and resources. Call **(626) 683-2619**, or visit their website at **[www.commerce.ca.gov](http://www.commerce.ca.gov)***

#### **Loan Guarantees**

Provides guaranteed financing on revolving lines of credit and small loans. A private lender, usually a regulated bank, provides the loan. This loan is supported by a conditional guarantee issued by one of eight regional development corporations. These corporations are nonprofit associations created to administer the State of California's small business development programs. The Office of Small Business, within the California Technology, Trade and Commerce Agency, assumes regulatory authority over these corporations. For more information, call California Technology, Trade and Commerce Agency at **(626) 683-2619**, or contact their website at **[www.commerce.ca.gov/business/small/financial](http://www.commerce.ca.gov/business/small/financial)**

#### **Hazardous Waste Reduction Direct Loans**

Assists small businesses in reducing waste generated, or lessening the hazardous properties of waste generated. Proceeds can only be used to finance the purchase or installation of hazardous waste equipment and processes. Loan amounts range from \$20,000 to \$150,000 for 7 years. For businesses to be eligible, they must possess a California Environmental Protection Agency hazardous waste generator number. For more information, contact **(916) 323-2688**, or contact their internet website at: **[www.commerce.ca.gov/doc/business/small-business](http://www.commerce.ca.gov/doc/business/small-business)**

### **Sudden and Severe Economic Dislocation Loan Program (SSED)**

Business loans that lead to the creation or retention of jobs in areas of the state affected by plant and military base closures, defense downsizing, industry layoffs, and residentially-declared disasters can obtain these funds. Loan amounts range from \$25,000 to \$500,000. Funds can be used for land and buildings (excluding construction), machinery and equipment, and working capital. Terms are from 7-20 years. Companies must be located in SSED-eligible areas. For more information, contact Trade and Commerce Agency at **(916) 322-8311**, or contact their website at: [www.commerce.ca.gov/doc/business](http://www.commerce.ca.gov/doc/business)

### **Defense Conversion Matching Grant**

This matching grant program is intended to make California proposals more competitive in federal solicitations by supporting projects that are in pursuit of creating new, globally competitive, commercial products and services that will lead to sustained economic growth and job creation. Grant amounts range from \$75,000 to \$250,000, with eligibility including California non-profit organizations, public agencies, consortia and businesses. For more information, contact the Office of Strategic Technology at their website at [www.commerce.ca.gov/doc/business](http://www.commerce.ca.gov/doc/business)

## **FEDERAL FINANCING PROGRAMS**

### **U.S. Environmental Protection Agency - Small Business Innovation Research Program**

Provides research and development contracts to small businesses to sponsor and promote highly innovative pollution control and prevention projects. This is a competitive federal award program. All small businesses are eligible. Contact U.S. Environmental Protection Agency, Office of Research and Development at **(800) 940-9194**, or their website at [www.epa.gov/ncerqa](http://www.epa.gov/ncerqa)

### **U.S. Department of Commerce National Institute of Standards and Technology (NIST)-Advanced Technology Program (ATP)**

The National Institute of Standards and Technology (NIST) is interested in funding research and development projects that have strong commercial potential, but have attracted little private investment. NIST is redirecting federal research and development funding from military to civilian applications. This effort may provide partial funding opportunities to some recycling businesses, particularly makers of recycled products. It supports the development of technologies that have promise but are high risk enabling technologies that can form the basis for new and improved products, manufacturing processes, and services.

Businesses can receive up to \$2 million of ATP funds for up to three (3) years. Businesses do not have to provide matching funds, but are reimbursed for direct cost only. Joint ventures can be funded for up to five years, with no funding limit. Joint venture businesses must also share costs, in matching funds. Small, medium, and large for-profit companies, and joint ventures led by two or more companies are eligible for direct funding. Successful ATP project sponsors range in size

from start-up companies with a handful of employees to major industrial firms. Universities, federal laboratories, and nonprofit independent research organizations participate in many ATP projects, but as subcontractors or as members of joint ventures (nonprofit independent research organizations may administer joint ventures). For more information, call **(800) ATP-FUND** or **(800) 287-3863**. The Internet website address is **[www.atp.nist.gov/atp](http://www.atp.nist.gov/atp)**

## **U.S. SMALL BUSINESS ADMINISTRATION (SBA) - LOAN PROGRAMS**

*Small Business Administration programs promote small business formation and growth through loans to qualified applicants. Loans can fund the varied needs of small businesses when necessary financing is unavailable through normal lending channels. There are several types of SBA loans designed to fill special business needs. For more information, call the U.S. Small Business Administration Regional Office in Santa Ana, CA **(714) 550-7420**, or visit their website at **[www.sba.gov](http://www.sba.gov)**. The following program descriptions are the most popular:*

### **SBA 7(A) Loan Program**

7(A) financing is the most frequently used SBA loan program. Loans are made and disbursed by private lenders and guaranteed by SBA. Loans may be made for any business purpose. Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes the loan and the SBA guarantees payment up to 80 percent for loans of \$100,000 and 75 percent for loans of up to \$1 million.

### **SBA 504 Certified Development Company Loan Program**

The SBA 504 program, is intended to stimulate the growth and expansion of small businesses through the services of a SBA licensed Certified Development Company. The CDC Small Business Finance is an example of such an entity. The role of the CDC is to assist businesses in obtaining long term fixed asset-financing in conjunction with private sector financing (Bank, Saving & Loan or other regulated lenders). The typical structure of a 504 is a 50/40/10 split. 50% fixed rate bank loan, 40% fixed rate CDC loan and 10% down from borrower. Participation by CDC is limited to \$1.3 million. The activities of the CDC's are designed to create or retain a meaningful number of jobs and/or to promote other Federally designated economic development activities in the communities in which they operate.

### **SBA Low Documentation (Low/Doc) Loan Program**

The SBA Low/Doc program focuses on the character, credit, and reliability of applicants. No predetermined percentage of equity will be required, nor is lack of collateral a determining factor. Low/Doc reduces the paperwork involved in loan applications. The SBA uses a one-page application and relies on the strength of the individual applicant's character and credit history. SBA guarantee is 90 percent for loans of \$150,000 or less.

### **SBA Export Revolving Line of Credit Loan (ERLC)**

The SBA's ERLC provides funds for the manufacture or purchase of goods or services for export purposes, or for the purpose of penetrating and developing foreign markets. The program guarantees repayment to a lender in the event an exporter defaults. By reducing a lender's risk, the ERLC provides an incentive for lenders to finance small business exporter's working capital needs. A private lender makes the loan, and the SBA will guarantee payment up to 90 percent for the loan amount up to the \$750,000 maximum guarantee amount.

### **SBA CapLine Program (Revolving Line of Credit)**

CapLine is intended to help eligible small businesses obtain a dependable commitment for credit that can meet their short-term financing needs over an established period of time. It is available to small businesses that are unable to obtain revolving lines of credit without guaranty supports, and can show the ability to comply with the servicing requirements of this program. It is intended to finance the cash cycle of qualified small businesses by advancing funds against the value of their existing inventory and accounts receivable. SBA guarantee is up to 90% with maximum loan amount not to exceed \$750,000.

### **SBA Prequalification Loan Program**

The Prequalification Loan Program helps eligible small business, women, and minorities access capital through the coordinated efforts of both the public and private sectors. The program uses local, private sector organizations as intermediaries to assist in the loan process. Generally, the program is for loan requests of \$250,000 or less.

### **SBA Small Business Technology Transfer Program (STTR)**

STTR is an important new small business program that expands funding opportunities in the federal innovation, research and development arena. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. Frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to hi-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. For more information on the STTR Program, contact: U.S. Small Business Administration, Office of Technology, 409 Third Street, SW, Washington, D.C. 20416, or call **(202) 205-6450**. Their website address is [www.sba.gov/sbir/sttr](http://www.sba.gov/sbir/sttr)

### **U.S. SBA - Small Business Innovation Research Grants (SBIR)**

The SBA's Small Business Innovation Research (SBIR) program allows small businesses to compete for federal research and development grant awards, which are used to stimulate commercialization of successful technology. The SBIR program has three (3) phases. To be eligible, for-profit businesses must have a place of business located in the United States with 500

or fewer employees. You can contact federal agencies that participate in the SBIR program. Each agency administers its own program, and establishes its own themes or priorities for project funding. The following is a listing of participating federal agencies:

**Department of Agriculture (202) 402-4002**

**Department of Commerce (301) 713-3565**

**Department of Defense (703) 697-1481**

**Department of Education (202) 219-2050**

**Department of Energy (301) 903-3054**

**Department of Health and Human Services (202) 690-7300**

**Department of Transportation (617) 494-2051**

**National Aeronautics and Space Administration (202) 358-0691**

**National Science Foundation (202) 653-5002**

**Nuclear Regulatory Commission (301) 429-3625**

For more information, visit their website at [www.sba.gov/sbir](http://www.sba.gov/sbir)

## **ADDITIONAL FINANCIAL ASSISTANCE**

### **U.S. Department of Housing and Urban Development (HUD)**

#### **Community Development Block Grants (CDBG)**

Entitlements Community Development Block Grants are given by HUD to local communities to create local jobs and housing, primarily for low and moderate-income residents. While smaller cities may use CDBG funds to directly finance specific projects, larger cities typically use them to capitalize revolving loan funds to provide low-interest subordinated mortgage loans to businesses. Revolving loan funds give communities the flexibility of making smaller loans to a larger number of projects. Units of local governments in counties and cities are eligible. Special districts, nonprofit organizations, and businesses may apply for funds through those jurisdictions. For more information, contact the City of Riverside Development Department at **(909) 826-5649**, or see the following website [www.hud.gov](http://www.hud.gov)

#### **Industrial Development Bond Financing (IDB)**

The IDBs are a means of providing manufacturers with the ability to purchase land, buildings, and capital equipment through below-market financing, at tax-exempt interest rates. These bonds are the lowest cost and most flexible financing alternative available to manufacturers seeking to expand, renovate, or relocate their facilities. Funding is for projects costing at least \$2 million, and not exceeding \$10 million. Terms are fixed for 15 to 30 years. All manufacturers and/or processors are eligible. For more information, contact the City of Riverside's Development

Department at **(909) 826-5519**; or write to City of Riverside, Development Department, 3900 Main Street, 5th Floor, Riverside, CA 92522. You may also review the website located at [www.riverside-ca.org](http://www.riverside-ca.org)

## PRIVATE/NONPROFIT FUNDING SOURCES

### **CDC Small Business Finance**

The CDC Small Business Finance offers two loan programs intended to stimulate the growth and expansion of small businesses through utilization of the services of a SBA licensed Certified Development Company. The role of the CDC is to assist business concerns in obtaining long term fixed asset-financing needs in conjunction with private sector financing. The CDC activities are designed to create or retain a meaningful number of jobs and/or promote other Federally designated economic development activities in the communities in which they operate. The SBA's objective in participating in the financing of these projects is to create or retain at least one job per \$35,000 of the SBA's portion of the total project. The following are two programs offered by the CDC:

- The **SBA 504 program**, is intended to stimulate the growth and expansion of small businesses through the services of a SBA licensed Certified Development Company. The typical structure of a 504 is a 50/40/10 split. 50% fixed rate bank loan, 40% fixed rate CDC loan and 10% down from borrower, and participation by CDC is limited to \$1.3 million.
- The **SBA 7(A) Loan Program** is the most frequently used SBA loan program. Loans are made and disbursed by private lenders and guaranteed by SBA. Loans may be made for any business purpose. Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes the loan and the SBA guarantees payment up to 80 percent for loans of \$100,000 and 75 percent for loans of up to \$1 million.

For more information, contact the CDC Small Business Finance at **(800) 337-6003** or visit their website at [www.cdclloans.com](http://www.cdclloans.com)

### **Riverside Community Investment Corporation (CIC)**

Riverside Community Investment Corporation (CIC) is a U.S. Treasury Certified Community Development Financial Institution (CDFI). Directly and as a financial intermediary, CIC focuses on creating business and affordable housing opportunities. CIC joins a network of CDFI's throughout the United States created to address the need for access to financial services and development of credit in disadvantaged communities. As a certified CDFI, CIC uses capital and credit to assist businesses by extending loans and providing mentoring and coaching to entrepreneurs, start-ups, and expanding businesses. For more information, call **(909) 786-1370** or write to, Community Investment Corporation, 3250 Brockton Avenue, Suite 100, Riverside, CA 92501, or visit their website at [www.cicontheweb.com](http://www.cicontheweb.com)

### **Inland Empire Lender's Community Development Corporation (IELCDC)**

The Inland Empire Lender's Community Development Corporation (IELCDC) is a consortium of 16 financial institutions, government agencies, and private citizens as a for-profit organization for the purpose of providing commercial loans to small businesses in Riverside County. Lender's CDC targets commercial loans up to \$50,000 to minority and woman owned businesses, and to companies in low to moderate income areas. However, the corporation will make loans available to all small businesses in their geographic service area, regardless of minority status. The goal of Lenders CDC is to stimulate economic growth and to create and retain jobs in the Inland Empire area by providing flexible loan programs to small business owners. Lender's CDC can provide a Stand-by Letter of Credit (SLOC), which may be used to secure various types of transactions on behalf of the IELCDC's borrower, including SBA government guaranteed loans and lines of credit from your bank. In addition, the IELCDC's Micro-loan program is designed for companies that need a small loan for fixtures, equipment, inventory or working capital. Flexible terms include; loans up to \$50,000, five (5) years maturity, ten (10) year amortization, and fixed rates. For more information, contact Inland Empire Lender's CDC at **(909) 352-5736**, write to Inland Empire Lender's CDC, 10370 Hemet Street, Suite 360, Riverside CA 92503, or visit their website at **[www.cdclloans.com](http://www.cdclloans.com)**

### **California Economic Development Lending Initiative (CEDLI)**

California Economic Development Lending Initiative (CEDLI) was initiated to join financial institutions and corporate investors together to address community needs that they could not meet individually. As a \$50 million statewide community development corporation, CEDLI aims to make loans to small businesses that would otherwise not be made by individual lenders. Loan sizes range from \$50,000 to \$500,000. For more information, contact CEDLI at **(510) 267-8990**.

### **Venture Capital**

A small percentage of high-growth potential businesses can solicit venture capital through companies and individuals who see the possibility of making a profit by investing money in their endeavor for a percentage of future revenues. The following organizations publish lists of venture capitalists to the public.

### **NATIONAL LEVEL**

#### **National Venture Capital Association**

11665 Fort Meyer Drive, Suite 700  
Arlington, VA 22209

**(703) 524-2549**

### **STATE LEVEL**

#### **Western Association of Venture Capitalists**

3000 Sand Hill Road, Building 1, Suite 190  
Menlo Park, CA 94025

**(650) 854-1322**

### **LOCAL LEVEL**

#### **Diamond Venture**

The Diamond Venture Forum serves the Greater Inland Empire by bringing together entrepreneurs and small business owners to meet a group of venture capital representatives.

For more information, contact:

Small Business Development Center  
1157 Spruce Street, Riverside, CA 92507

**(909) 781-2345** E-mail: [sbdc@winriverside.org](mailto:sbdc@winriverside.org)

Internet website: [www.iesbdc.com](http://www.iesbdc.com)

### **REFERENCE BOOKS**

#### ***Raising Venture Capital--An Entrepreneur's Guidebook***

Deloitte, Haskins & Sells  
1114 Avenue of the Americas  
New York, New York 10036

#### ***Venture Capital Sourcebook***

Irwin Professional Publishing  
133 Burr Ridge Parkway  
Burr Ridge, Illinois 60521

**(630) 789-4000**

ISBN 1553785580





*Small businesses need access to capital to either start their business, or to ensure continued growth and success in the global economy. The references listed provide a host of lending programs that are geared to the needs of small businesses at the federal and state levels. In addition, there are several local private/nonprofit funding sources that are lending at amounts below \$50,000.*

## SPECIAL FOCUS PROGRAMS



### **Redevelopment Project Areas**

The City of Riverside has five (5) redevelopment project areas. The Redevelopment Agency may assist businesses within these areas with loans or grants for building facade improvements and property tax reimbursement incentives to offset development costs for land acquisition, development fees, and certain public infrastructure improvements. For more information, call **(909) 826-5649** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

### **Agua Mansa Enterprise Zone**

The City of Riverside provides informational materials describing the benefits to businesses locating or expanding in this multi-jurisdictional enterprise zone. The 10,500 acre, state-designated Agua Mansa Enterprise Zone embraces the western portion of Riverside and San Bernardino Counties and portions of the cities of Colton, Rialto, and Riverside. Significant state tax incentives and hiring credits are available to corporations and individuals who operate or invest in a business located within this industrial and commercial zone. Local government incentives include the reduction of building fees and tax deductions. For information, contact the Zone Coordinator at **(909) 826-5519** or at **[www.riverside-ca.org](http://www.riverside-ca.org)**



### **Recycling Market Development Zone (RMDZ)**

The California Integrated Waste Management Board oversees this innovative program to provide incentives to manufacturers who produce recycled-content products. The primary incentives of the program are low-interest loans, or assistance in site and permitting issues that may affect recycling-based businesses; local government incentives, which may include low-interest loans; community development block grant funds; industrial development bonds; and business tax exemptions. The main purpose of this program is to stimulate statewide market development for recycled materials and is modeled in part after the California Enterprise Zone program. The RMDZ is designated as having the same boundaries as the Agua Mansa Enterprise Zone. For more information, contact the R-Team hotline at **(916) 341-6000**, or visit the website at **[www.ciwmb.ca.gov/rmdz](http://www.ciwmb.ca.gov/rmdz)**



### **Local Enterprise Zones (Airport & Marketplace)**

The City of Riverside provides a handout, complete with map, outlining the financial incentives to qualifying businesses which locate or expand in Riverside's Local Enterprise Zones. Patterned after the successful State Enterprise Zone, the Local Enterprise Zones offer reduction in utility user tax, business license tax, and targeted fee reductions to businesses which relocate or expand within two (2) zones: the Airport area and Marketplace area in Riverside. For information, contact the Zone Coordinator at **(909) 826-5519** or **[www.riverside-ca.org](http://www.riverside-ca.org)**

### **March Joint Powers Authority**

The Authority is planning reuse and joint use of thousands of acres of newly available land & buildings for development formally a part of March Air Force Base. For more information, call **(909) 656-7000** or write to March Joint Powers Authority, P.O. Box 7480, Moreno Valley, CA 92552 or **[www.marchjpa.com](http://www.marchjpa.com)**





*Programs highlighted in this section are intended to provide a "pool" of eligible employees to meet your small business needs. Program benefits range from special training requirements to pre-testing and interview facilities. Also included are special training programs tailored to the employer's request and financial incentives/tax credits for hiring from designated/eligible employee labor pools.*

## EMPLOYEE RECRUITMENT & JOB TRAINING



### **Employment Development Department (EDD)**

EDD maintains employment records for millions of California workers and collects all employment taxes including Unemployment Insurance (UI), Disability Insurance (DI), Employment Training Tax (ETT), and Personal Income Tax (PIT) withholdings. The Department administers the UI and DI Benefits Programs for those who are out of work or are unable to work due to a non-work-related illness or injury or pregnancy. EDD established a policy to focus on the needs of small business employers. Programs available through the EDD that can benefit small businesses are: local/regional/state labor markets, electronic database of job ready applicants; seminars on current labor conditions, labor law, personnel issues, and employment tax and payroll reporting requirements. For more information, contact EDD at **(916) 653-0707**, or visit their website at **[www.edd.cahwnet.gov](http://www.edd.cahwnet.gov)**



### **California Employment Training Panel (ETP)**

The Employment Training Panel (ETP) contracts with employers, or groups of employers, training agencies/consortia, and Workforce Development Boards (WDB) to conduct various types of training programs. In order to qualify under ETP's program, you must hire and train workers who are eligible to receive unemployment insurance benefits or workers who have exhausted their benefits within the last two years. If your firm is planning to retrain current employees, you must be conducting the training because the jobs are threatened by out-of-state or international competition, and are preventing lay-offs, transforming your company into a high-performance workplace, or diversifying your products or services. For more information, contact ETP at **(916) 327-5262**; or write to Employment Training Panel, 1100 J Street, 4th floor, Sacramento, CA 95814. You can also visit their website at **[www.etp.ca.gov](http://www.etp.ca.gov)**



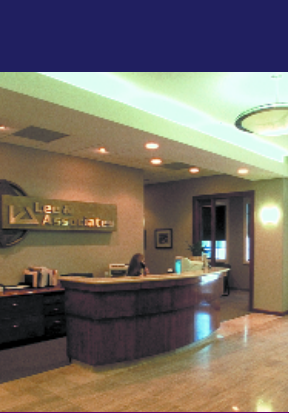
### **Riverside County Workforce Development Center (WDC)**

The Riverside County one-stop Workforce Development Center assists businesses and individuals with a variety of employment and job training services. Conveniently located under one roof are invaluable service providers from the Riverside County Economic Development Agency, the State Employment Development Department, and the Small Business Development Center. Riverside County Economic Development Agency is the local entity that administers the federal Job Training Partnership Act (JTPA). For more information, call **(909) 955-3100**, or visit their website at: **[www.rivcoeda.org](http://www.rivcoeda.org)**

### **Greater Avenues for Independence (CalWORKS/G.A.I.N.)**

Riverside County (CalWORKS/GAIN) encompasses marketing both the job ready participant and the welfare/employment program to employers and the community. General information provided by the GAIN program is: applicant pools; tax incentives; and a job bulletin board, where employers can place a job order. Under certain criteria, employers hiring a GAIN individual may qualify for both federal and state tax credits, California Enterprise Zone and Work Opportunity Tax Credit, which provide significant savings. Other services include: recruitment assistance, pre-screening and testing of applicants, use of GAIN facilities, coordination of other local resources, and after-hire follow-up. For more information, call **(909) 955-3300**, or visit their website at: **[www.riverside.gain.org](http://www.riverside.gain.org)**





*This section provides a wide-range of references for assistance, venture capital, and other specific needs of small business. Under the Quick Reference section, all the citations are geared for easy and quick access to information sources in the local area.*

## ADDITIONAL RESOURCE GROUPS



### **The Employer's Group**

Provides human resources, management services, educational programs, litigation surveillance, government regulations, and research library services to members. For more information, call **(909) 784-9430**; write to The Employer's Group, 3600 Lime Street Building 4, Suite 421, Riverside, CA 92501; or contact them at [www.employersgroup.com](http://www.employersgroup.com)

### **California Small Business Advocate**

Advocate's Help-Line is designed to assist small businesses by providing recorded messages on local, state, and federal programs; licenses and permits; financing; location considerations; fictitious names; payroll taxes; occupational health and safety; and current conferences and seminars. In addition, the office offers one-on-one assistance to help small businesses resolve any problems they are having with state government. For additional information on services, call **(714) 550-7420**.



### **Chambers of Commerce**

The Chambers are excellent sources of local business news, demographic/economic data, advice, and support. The following list is incomplete because not all ethnic chambers have a strong statewide referral network. If the one you seek is not listed, that doesn't mean it doesn't exist. Check the local telephone directory to be sure, or call the World Chamber of Commerce Directory at **(970)663-3231** to obtain the location of the nearest chamber. You can also contact one of the following:



**African-American Chamber of Commerce . . . . . (909) 888-5223**

**Asian Indian Chamber of Commerce . . . . . (909) 683-7100**

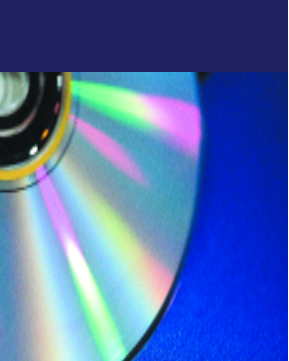
**California State Chambers of Commerce . . . . . (916) 444-6670**

**China Chamber of International Commerce . . . . . (703) 412-9889**

**Chinese Chamber of Commerce . . . . . (213) 617-0396**

**Filipino American Chamber of Commerce . . . . . (212) 972-9326**  
**Greater Riverside Chambers of Commerce . . . . . (909) 683-7100**  
**Hispanic Chamber of Commerce . . . . . (714) 953-4289**  
**Indo-American Chamber of Commerce . . . . . (909) 688-8111**  
**Iranian Chamber of Commerce . . . . . (916) 363-9283 fax**  
**Japanese Chamber of Commerce . . . . . (213) 626-3067**  
**Korean Chamber of Commerce . . . . . (714) 638-1440**  
**United States Chamber of Commerce . . . . . (202) 463-5300**  
**Vietnamese-America Chamber of Commerce . . . . (714) 892-6928**





*Every business needs access to resource material. Below is a list of helpful publications.*

## PUBLICATIONS



### ***A-Z: Everything You Ever Wanted to Know About Running a Small Business***

California Technology, Trade and Commerce, Office of Small Business, 1990.

Provides condensed information on starting and selling a business in California, licensing requirements, loan packaging, and financial options. Also includes a listing of reference telephone numbers. For more information, contact the OSB at **(916) 324-1295**, or visit their website at: **[commerce.ca.gov/business](http://commerce.ca.gov/business)**



### ***California Small Business Guide to Government Services***

Senate Select Committee on Small Business Enterprises, 1990.

Comprehensive and detailed listing of a wide variety of governmental services for small businesses. For more information, contact the Committee at **(916) 322-3960**.

### ***Entrepreneur Magazine***

Entrepreneur Magazine offers the business owner informative articles relating to running a successful business. For more information, call **(949) 261-2325**.



### ***Small Business Success, Volumes I - IV***

Produced by Pacific Bell Directory in conjunction with the U.S. Small Business Administration. An annual self-help magazine designed to guide entrepreneurs through key business concerns such as financing, marketing, monitoring, cash flow, technology, human resources, international trade, and economic trends. For more information, call **(800) 848-8000**.



## LIBRARIES



*Libraries represent tremendous resources to the small business entrepreneur. They typically have numerous books and resource materials that cover a large variety of topics. Take the time to visit your local public library or any college or university business library. If possible, drop by or write to one of the federal bookstores, where a wide variety of government publications pertaining to business are available.*

### **Arlington Library**

9556 Magnolia Avenue  
Riverside, CA 92504  
(909) 688-3825

### **California Baptist University Library**

8432 Magnolia Avenue  
Riverside, CA 92504  
(909) 785-2044

### **Eastside Cybrary**

(An Information Learning  
Center for Children ages 8-16)  
4016 Chicago Avenue  
Riverside, CA 92507  
(909) 68 -8347

### **Government Bookstore**

Arco Plaza, C Level  
505 South Flower Street  
Los Angeles, CA 90071  
(213) 239-9844

### **La Sierra Library**

4600 La Sierra Avenue  
Riverside, CA 92505  
(909) 68 -7740

### **La Sierra University Library**

4700 Pierce Street  
Riverside, CA 92505  
(909) 343-4228

### **Main Library**

3581 Mission Inn Avenue  
Riverside, CA 92501  
(909) 826-5201

### **Marcy Library**

3711 Central Avenue  
Riverside, CA 92506  
(909) 682-5524

### **Riverside City College Library**

4800 Magnolia Avenue  
Riverside, CA 92501  
(909) 222-8650

### **Riverside County Law Library**

3989 Lemon Street  
Riverside, CA 92501  
(909) 955-6390

### **Riverside Public Library**

3581 Mission Inn Avenue  
Riverside, CA 92501  
(909) 826-5213

### **University of California, Riverside Library**

Library Government Publications, 4th Floor  
900 University Avenue  
Riverside, CA 92521  
(909) 787-3229



*Trade associations provide a broad array of networking and assistance services for their members. Most trade associations can be accessed through either of the following catalogs and/or sources.*

## TRADE ASSOCIATIONS



### **American Entrepreneurs Association**

2392 Morse Avenue  
Irvine, CA 92714  
(949) 261-2393  
[www.entrepreneur.com](http://www.entrepreneur.com)

### **California Institute of Public Affairs**

P.O. Box 189040  
Sacramento, CA 95815  
(916) 442-2472  
[www.cipahg.org](http://www.cipahg.org)

### **California Small Business Association**

P.O. Box 661235  
Los Angeles, CA 90066  
(800) 350-CSBA  
(310) 642-0838  
[www.csbc.com](http://www.csbc.com)



### **Encyclopedia of Associations**

#### **Gale Research Company**

835 Penobscot Building  
Detroit, MI 48226  
(800) 877-GALE  
[www.galegroup.com](http://www.galegroup.com)

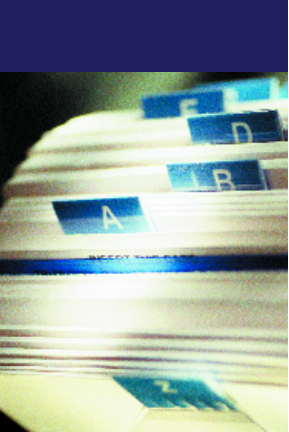
### **National Business League**

4324 Georgia Ave. N.W.  
Washington, D.C. 20011  
(202) 466-5483  
[www.eiper.realnames.com](http://www.eiper.realnames.com)

### **National Federation of Independent Business**

53 Century Blvd. Ste.250  
Los Angeles, CA 90066  
(310) 306-4540  
[www.nfibonline.com](http://www.nfibonline.com)





*The phone numbers included below provide a quick reference for the commonly requested information within the City and County of Riverside along with state and federal agencies. For more details, check your local phone book.*

## QUICK REFERENCE



### **Airports**

Los Angeles International Airport 1-310-646-5252

Ontario International Airport 937-2700

Riverside Corporate Flight Center 351-6113

**Assessor (County)** 955-6200

**Better Business Bureau** 825-7280

**Board of Equalization** 680-6400

**Building Code Requirements/Permits** 826-5697

Inspection Requests 826-5361

**Business Permit Information (County)** 955-1883

**Business Tax/Licenses (City)** 826-5465

**CalWORK/G.A.I.N.** 955-3300

**Census for Riverside** 826-5371

**Chambers of Commerce, Greater Riverside** 683-7100

**City Hall Information Desk** 826-5312

**Code Compliance** 826-5633

**Contractor's License Board (State)** 1-800-321-2752

**Copyright Office (Library of Congress)** 1-800-692-6300

**County Offices General Information** 955-1000

### **Courts**

Bankruptcy 774-1000

Small Claims 955-1960

Superior, Civil 955-1960

Superior, Criminal 955-2300

Traffic 341-8876

**D.B.A. (Doing Business As)** 486-7000



### **Disability Services (City)**

Access (Building Division) 826-5697  
Assistance - Dales Center 715-3481  
Assistive Devices for public meetings 826-5557  
California Relay Service 1-800-735-2922  
City Hall Information 826-5312  
Library Reference Service 787-7997  
Police Department 684-3262  
Transportation/Minibus 687-8080

### **Eastern Municipal Water District 928-3777**

#### **Economic Development**

City of Riverside 826-5519  
County of Riverside 955-1000

#### **Electric**

Commercial Meter Reading 276-1895  
Electricity/Water Turn On/Off (City)  
    Business Accounts 276-1895  
    Residential Accounts 782-0330  
Emergency Problems - 24hrs. 687-0791  
Engineering 826-5421  
Inspection - Building Permit 826-5697  
Meter Installation 826-5489  
New Service 826-5489  
Street Lights (new) 826-5452  
Street Light Out/Emergency Repairs 351-6005  
Underground Line Information 826-5421  
Utility Users Tax 826-5468  
Wires Down 687-0791

### **Employment**

Department (EDD) 1-800-300-5616  
Fair Employment & Housing 383-4373  
Job Services 955-2200  
Labor Commission 948-3954  
State Disability Insurance 383-4171  
State Employment Development

### **Environmental Health**

Hazardous Material Division 358-5055  
Permits 358-5172





**Education and Information (City)** 826-5781

**Energy Assistance Program**

County 1-800-433-4327

State 1-800-433-4327

**Energy Conservation Services (Public Utilities)** 826-5485

**Environmental Protection Agency** 1-916-445-3846

**Fictitious Business Name** 486-7000

**Fire Department (City)** 826-5321

**Flood Control**

City 351-6127

County 955-1200

**Flood Zone Request** 826-5341

**Franchise and Contracts (City)** 826-5561

**Franchise Tax Board** 1-800-852-5711

**Garbage Collection (City)** 351-6134

**Gas Company**

Business 1-800-427-2000

Residence 1-800-427-2200

**Hazardous Materials**

County Disposal 358-5055

Fire Department 826-5338



**Health Department (City/County)** 358-5000

**Hispanic Chamber of Commerce** 889-9836

**Import License** 1-310-514-6721

**Industrial Waste** 351-6145

**Information Desk**

City 826-5312

County 955-1000

Federal 1-800-688-9889

Hearing Impaired (City) TTD/TTY 826-5439

State 1-213-897-9900

**Inland Valleys Association of Realtors** 684-1221

**Internal Revenue Service** 1-800-829-1040

**Land Use (City Planning Department)** 826-5371

**Licenses**

Auto, DMV (State) 782-4100

Business (City) 826-5465



**Ombudsman (Small Business)** 826-5519

**Pacific Telephone** 1-800-310-2355

### **Parking**

Citations 826-5620

Control 351-5674

Permits 682-3167

### **Passports**

City 826-5200

County 486-7000

**Patents & Trademarks** 1-800-553-6847

### **Planning Department**

City 826-5371

County 955-3200

**Poison Control Center** 1-800-876-4766

### **Police Department**

Business and Information 826-5700

Hearing Impaired (TTD/TTY) 684-3262

Police Reports 826-5314

**Postal Service (Main Office)** 788-4600

**Public Utilities Department** 826-5781

**Public Works Department** 826-5341

### **Recycling Information**

City 826-5967

County 1-800-366-7283

**Redevelopment Agency (City)** 826-5649

**Riverside Convention & Visitor's Bureau** 684-4636

**Riverside Downtown Partnership** 781-7335



**Sheriff's Office** 955-2420

### **Signs**

Enforcement 826-5633

Missing or Damaged Street Sign 351-6127

New or Remodeled (Permits) 826-5371

**Solicitor Permits** 826-5534

### **Solid Waste**

City 351-6134

County 955-1370



**Southern California Gas Company** (The Gas Company)

Automated Services 1-800-772-5050

Hearing impaired 1-800-352-8580

Industrial Commercial 1-800-427-2000

Residential 1-800-427-2200

**State Information**

General 916-567-9900

State Board of Equalization 1-800-400-7115

**Tax Collector/Treasurer** 955-3900

**Trash Collection**

Illegal dumping complaints 826-5633

Pick Up/General Information (City) 351-6134

Recycling 351-6127

Schedule (City) 351-6070

**Unemployment Department** (State) 1-800-300-5616

**Utility Users Tax**

Administration 826-5756

Refund (Treasury Division) 826-5468

**Verizon** (GTE) (Phone Service)

Orangethree Area 683-6854

**Water Department**

City 826-5285

Eastern Municipal Water District 928-3777

Western Municipal Water District 780-4170

**Workforce Development Board** 955-3100

**Zoning**

Appeals 826-5371

Code Enforcement 826-5633

Information 826-5371

Inspections/Violations 826-5633



## ACKNOWLEDGEMENTS

*Special note: The City of Riverside welcomes all comments, concerns, and constructive input regarding the Business Resource Guide. Many references could change or new references could become available. It is our goal to continually improve upon the information contained in this guide. Please direct your comments to: Economic Development Project Manager at (909) 826-5519 City of Riverside Development Department, 3900 Main Street, 5th Floor, Riverside, California 92522. Photo credit: Del Bain, Michael Elderman, and Bob Torrez. Graphic Design: Nanc E & Co., Graphic Design.*



CITY OF RIVERSIDE  
DEVELOPMENT DEPARTMENT

*City of Riverside Development Department*

*3900 Main Street, 5th Floor • Riverside, California 92522 • 1-877-RIV-SIDE • [www.riverside-ca.org](http://www.riverside-ca.org)*